

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Loren L. Speziale, Esquire
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Attorney for Creditor,
Santander Bank, N.A.

In Re:

MICHELLE R. MEDLER MORAN,
DEBTOR

Certificate of Notice

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Order Filed on June 3, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-25105
Judge: Christine M. Gravelle
Hearing Date(s): May 20, 2020
Chapter: 13

Recommended Local Form

☒ Followed☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: June 3, 2020

A handwritten signature in cursive script, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant: Santander Bank, N.A.
Applicant's Counsel: Loren L. Speziale, Esq.
Debtor's Counsel: Marc C. Capone
Property Involved ("Collateral"): 610 Ocean Road, Spring Lake, NJ 07762
Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 8 months, from October 2019 to May 2020.
- ☒ The Debtor is overdue for 8 payments at \$ Variable per month.
- ☐ The Debtor is assessed for late charges at \$ per month.
- ☒ Applicant acknowledges receipt of funds in the amount of \$ 1,276.14 received after the motion was filed.

Total Arrearages Due \$ 5,413.67.

2. Debtor must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \$. Payment shall be made no later than .
- ☒ Beginning on June 21, 2020, regular monthly mortgage payments shall continue to be made in the amount of \$ variable. The June 2020 Payment amount is \$538.70
- ☒ Beginning on June 21, 2020, additional monthly cure payments shall be made in the amount of \$ 601.52 for 9 months.

☐ The amount of \$_____ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$_____ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate payment: _____

☒ Regular monthly payment: Santander Bank, N.A.
450 Penn Street, 10-421-CP2
Reading, PA 19602

☒ Monthly cure payment: Santander Bank, N.A.
450 Penn Street, 10-421-CP2
Reading, PA 19602

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys fees of \$ 1079.00, and costs of \$ 181.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

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United States Bankruptcy Court
District of New JerseyIn re:
Michelle Medler- Moran
DebtorCase No. 19-25105-CMG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2020.

db +Michelle Medler- Moran, 610 Ocean Road, Spring Lake, NJ 07762-1843

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 05, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Aleisha Candace Jennings on behalf of Creditor U.S. Bank Trust National Association, ajennings@rasflaw.com

Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

Elizabeth L. Wassall on behalf of Creditor WELLS FARGO BANK, N.A. ewassall@logs.com, njbankruptcyntifications@logs.com

Loren L. Speziale on behalf of Creditor Santander Bank, N.A. lspeziale@grossmcginley.com, jkacsur@grossmcginley.com; ehutchinson@grossmcginley.com

Marc C Capone on behalf of Debtor Michelle Medler- Moran ecf@gbclawgroup.com, mcapone@ecf.courtdrive.com; e4eaf5f23@maildrop.clio.com; mcapone@ecf.courtdrive.com; mcapone@gbclawgroup.com; jgillman@ecf.courtdrive.com

Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust rsolarz@kmlawgroup.com

Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedpne.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9